



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 09/511,362 Confirmation No.: **4127**
Applicant : SULLIVAN
Filed : February 23, 2000
Title : MUTUAL FUND CARD METHOD AND SYSTEM
TC/Art Unit : 3624
Examiner: : A. L. BASHORE
Docket No. : 47004.000067
Customer No. : **21967**

COMMENT ON STATEMENT OF REASONS FOR ALLOWANCE

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450


Sir/Madam:

The Examiner provided a Statement of Reasons for Allowance at pages 2-3 of the Notice of Allowability presented with the Notice of Allowance. Applicant agrees that Fernandez-Holmann appears to be the closest prior art, but disagrees that the reference teaches establishing an investment account, inherently or explicitly, as recited in the claims. Applicant agrees that the reference appears to refer to issuing statements, but disagrees that the reference teaches issuing a statement as recited in the claims. Applicant disagrees that Col. 4, lines 45-51 of the reference teach sharing the rebate between the credit card issuer and the and the investment account provider, as suggested by the Examiner.

Applicant agrees that the reference fails to teach or suggest at least the features the Examiner identifies on page 3 of the Notice of Allowability. Applicant submits that there are other elements of the allowed claims not taught or suggested by the reference, as discussed in Applicant's June 23, 2004, response.

Applicant does not believe that any fees are required for this submission.. If any additional fees are deemed necessary, Applicant hereby provides authorization to charge such fees against deposit account 50-0206. If any refunds are due, Applicant hereby provides authorization to credit such refunds against the deposit account.

Respectfully submitted,



Stephen T. Schreiner
Reg. No. 43,097

Date: 7/15/05
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PATENT
ATTORNEY DOCKET:

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Title : MUTUAL FUND CARD METHOD AND SYSTEM
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Examiner: : Alain L. BASHORE

Docket No. : 47004.00067
Customer No. : 21967

MAIL STOP ISSUE FEE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

SUBMISSION OF DRAWINGS

Sir:


In accordance with the Notice of Allowance and Issue Fee Due mailed April 19, 2009, applicant is submitting herewith Four (4) sheets of drawings comprising Figures 1-5 for filing in the above-captioned application.

No fee is believed to be incurred upon the filing of the formal drawings. In the event any variance exists between the amount enclosed and the Patent Office charges, please charge or credit any difference to the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,

HUNTON & WILLIAMS LLP

Dated: July 15, 2005
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